

## Detailed Overview of UK Home & Pet Insurance Data. 2<sup>nd</sup> July, 2024

**Industry:** Finance & Insurance:

**Data Product:** UK Pet Insurance Quotes.

**Total data records as at today(2nd July, 2024) :** 255,130,000 records

**Start data:** 1<sup>st</sup> July, 2021

### Overview of the Data:

The Data consist of a Risk/Policies and Quotes.

#### 1) Risk

In our dataset, 'Risk' represents a comprehensive profile /policy of insured pets and their associated coverage details. Each entry in our dataset encapsulates various risk factors related to pet insurance policies. Additionally, it encompasses policyholder information like location and coverage specifics such as amount, duration, and cost.

#### Details:

- **Id:** (Integer) Unique identifier for each risk entry in the db. Example: 1
- **RiskId:** (String) Unique identifier for the risk used to query for quotes. Must be non-null. Example: "RISK123456"
- **PetName:** (String) Name of the insured pet. Must be non-null. Example: "Buddy"
- **Species:** (String) Type of pet species. Must be non-null. Example: "Dog"
- **Chipped:** (String) Indicates whether the pet is chipped. Example: "Yes"
- **PetSize:** (String) Optional size of the pet. Example: "Medium"
- **IsCrossbreed:** (String) Indicates if the pet is a crossbreed. Must be non-null. Example: "No"
- **Neutered:** (String) Indicates whether the pet is neutered. Example: "Yes"
- **Breed:** (String) Breed of the pet. Must be non-null. Example: "Labrador"
- **PetGender:** (String) Gender of the pet. Example: "Male"
- **Postcode:** (String) Postal code of the policyholder. Must be non-null. Example: "SW1A 1AA"
- **PetAgeMonths:** (Integer) Age of the pet in months. Must be non-null. Example: 18
- **PetAgeYears:** (Integer) Age of the pet in years. Must be non-null. Example: 1
- **PetAgeTotalMonths:** (Integer) Total age of the pet in months. Must be non-null. Example: 18
- **PreExistingConditions:** (String) Details of pre-existing conditions. Must be non-null. Example: "None"

- **CoverAmount:** (Numeric(6)) Amount of coverage for the pet. Must be non-null. Example: 5000
- **Cost:** (String) Cost associated with the coverage (in UK Pounds). Example: "250"
- **CoverDuration:** (String) Duration of the coverage. Must be non-null. Example: "12 months"
- **StaticRisk:** (Boolean) Indicates if the risk is static (Static is repeated every month). Must be non-null. Example: True
- **PaymentFrequency:** (String) Frequency of payment for the insurance. Must be non-null. Example: "Monthly"
- **PolicyHolderDayOfBirth:** (Integer) Optional day of birth for the policyholder. Example: 15
- **PolicyHolderMonthOfBirth:** (Integer) Optional month of birth for the policyholder. Example: 6
- **PolicyHolderYearOfBirth:** (Integer) Optional year of birth for the policyholder. Example: 1985
- **PolicyHolderFullDateOfBirth:** (Date) Optional full date of birth for the policyholder. Example: "1985-06-15"
- **CoverType:** (String) Optional type of coverage. Must be non-null. Example: "Accidents And Illnesses"
- **VetFeeCoverDurationLongerThanYear:** (String) Indicates if vet fee cover duration is longer than a year. Must be non-null. Example: "Yes"
- **CoverStartDate:** (Date) Start date of the coverage. Must be non-null. Example: "2024-07-01"
- **TimeStamp:** (DateTime) Timestamp of the record creation or update. Must be non-null. Example: "2024-07-02 12:34:56"

## 2) Quotes

"Quotes" refer to the estimated costs and terms provided by insurance companies for pet insurance policies. Each quote includes details such as the coverage amount, duration, cost, and specific terms based on the risk profile of the insured pet. These quotes serve as offers to potential policyholders, outlining the financial implications and coverage options available for their pets.

Details:

- **RiskId:** (String) Unique identifier for the risk or insurance policy. Example: "137486"
- **Provider:** (String) The name of the insurance provider. Example: "Healthy Pets"
- **Species:** (String) The species of the pet covered by the insurance policy. Example: "Dog"
- **AnnualPremium:** (Integer) The annual cost of the insurance policy in monetary units. Example: 108
- **ClaimLimit:** (String) The maximum amount that can be claimed per incident. Example: "£1,000"
- **AnnualClaimLimit:** (String) The maximum amount that can be claimed in a year. "No" indicates no annual limit. Example: "No"

- **ExcessLimit:** (String) The amount that the policyholder must pay before the insurance coverage kicks in. Example: "£125"
- **ExcessCoPaymentLimit:** (String) The percentage or amount of the claim that the policyholder must pay after the excess limit is reached. "N/A" indicates not applicable. Example: "N/A"
- **UkOnlyCallCentres:** (Boolean) Indicates whether the insurance provider's call centres are based only in the UK. Example: True
- **DeathByAccident:** (String/Boolean) The amount covered in the event of the pet's death due to an accident. "False" indicates no coverage. Example: "£500"
- **BoardingFees:** (String/Boolean) The amount covered for boarding fees if the policyholder is hospitalized and unable to care for the pet. "False" indicates no coverage. Example: "£500"
- **LostOrStolen:** (String/Boolean) The amount covered if the pet is lost or stolen. "False" indicates no coverage. Example: "£500"
- **AdvertisingLimit:** (String/Boolean) The amount covered for advertising and reward costs to recover a lost or stolen pet. "False" indicates no coverage. Example: "£500"
- **ThirdPartyLiability:** (String/Boolean) The amount covered for third-party liability claims. Example: "£1,000,000"
- **ThirdPartyLiabilityExcess:** (String/Boolean) The amount that must be paid by the policyholder for third-party liability claims before the insurance coverage kicks in. Example: "£250"
- **HourClaimsService24:** (Boolean) Indicates whether a 24-hour claims service is available. Example: False
- **VetAdviceLine:** (Boolean) Indicates whether a veterinary advice line is available. Example: False
- **LegalAdvice:** (Boolean) Indicates whether legal advice is available. Example: False
- **CoverCategory:** (String) The category of coverage provided by the policy. Example: "Accident Only"
- **CoverStartDate:** (Date) The start date of the insurance coverage. Example: "2024-07-02"
- **BereavementCounselling:** (Boolean) Indicates whether bereavement counselling is covered. Example: False
- **DeathByIllness:** (String/Boolean) The amount covered in the event of the pet's death due to illness. "False" indicates no coverage. Example: "£500"
- **QuarantineCosts:** (String/Boolean) The amount covered for quarantine costs. "False" indicates no coverage. Example: False
- **LossOfPetPassport:** (String/Boolean) The amount covered for the loss of the pet's passport. "False" indicates no coverage. Example: False
- **SetUpFees:** (Integer) The setup fee for the insurance policy. Example: 0
- **AdjustmentFee:** (Integer) The fee charged for making adjustments to the policy. Example: 0
- **DuplicateDocumentsFee:** (Integer) The fee charged for issuing duplicate documents. Example: 0
- **CancellationFee:** (Integer) The fee charged for cancelling the policy. Example: 0
- **RenewalFee:** (Integer) The fee charged for renewing the policy. Example: 0
- **TimeStamp:** (DateTime) The timestamp indicating when the policy data was recorded or last updated. Example: "2024-07-01T19:24:14"